# Case 20-20921-MBK Doc 29 Filed 11/01/20 Entered 11/01/20 23:20:12 Desc Imaged Certificate of Notice Page 1 of 4

Information to identify the case:						
Debtor 1:	Carolyn E. Brown	Social Security number or ITIN: xxx-xx-0239				
Doblor 1.	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter: 13 9/24/20				
Case number:	20-20921-MBK					

## Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:		
1.	Debtor's full name	Carolyn E. Brown			
2.	All other names used in the last 8 years				
3.	Address	11 Oak Glen Lane Colts Neck, NJ 07722			
		Joseph Casello	Contact phone (732) 751-1766		
4.	<b>Debtor's attorney</b> Name and address	Collins, Vella & Casello 2317 Route 34 South Suite 1A Manasquan, NJ 08736	Email: jcasello@cvclaw.net		
5.	Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com		
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 10/30/20		
	THIS IS AN AMENDED NOTICE BECAUSE THE DEBTORS FILED AN AMENDMENT TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER				

For more information, see page 2

Debtor Carolyn E. Brown Case number 20–20921–MBK

#### 7. Meeting of creditors October 22, 2020 at 11:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE joint case, both spouses must The meeting may be continued or adjourned to a later attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture AT www.russotrustee.com identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 12/30/20 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 12/30/20 (except governmental units): Filing deadline: 180 days from date of Deadline for governmental units to file a proof of order for relief. 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <a href="http://www.nib.uscourts.gov">http://www.nib.uscourts.gov</a> under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 12/1/20 at 10:00 AM , Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if 11. Filing a chapter 13 bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the 12. Exempt property Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan 13. Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you want to be used the payment file a poster but the desdine. must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

# Case 20-20921-MBK Doc 29 Filed 11/01/20 Entered 11/01/20 23:20:12 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court District of New Jersey

In re: Case No. 20-20921-MBK

Carolyn E. Brown
Debtor(s)
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Oct 30, 2020 Form ID: 309I Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2020:

Recip ID		Recipient Name and Address
db	+	Carolyn E. Brown, 11 Oak Glen Lane, Colts Neck, NJ 07722-1612
519000420	+	Alta Mar Condominium Association, 2825 Palm Beach Blvd, Fort Myers, FL 33916-1513
518966524	+	Axios Bank, 9205 W. Russell Road, Suite 400, Las Vegas, NV 89148-1468
519001119	+	Browns Heating Cooling Inc, 88 Birch Ave, Little Silver, NJ 07739-1107
518966528	+	Complete Business Solutions Group, PAR Funding, 2000 PGA Blvd, Suite 4440, North Palm Beach, FL 33408-2738
518966529		Elan Financial Svcs, P.O. Box 7904408, Saint Louis, MO 63179-0408
518966530		Everest Business Funding, 8200 BW 52nd Terrace, 2nd Floor, Doral, FL 33166
518966531	+	Everydat Capital, 116 Nassau Street, Suite 804, New York, NY 10038-2481
518966532	+	Fast Capital 360, Forward Financing, 100 Sumer Street, Suite 175, Boston, MA 02110-2106
518966534		High Speed Capital, LLC, 1 Evertrust Plz, Ste 1401, Jersey city, NJ 07302-3087
518986717	+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518966536	+	McComber & McComber, 54 Shrewsbury Ave, Red Bank, NJ 07701-1176
518966537	+	Mermorial Sloan Kettering, 1275 York Avenue, New York, NY 10065-6094
519000423	+	Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018
518966539	+	Raymond Dietrich, 1095 Ridge Ave, Manahawkin, NJ 08050-5608
519000424	++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
518992263	+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519002936		U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108

TOTAL: 18

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: jcasello@cvclaw.net	Date/Time	Recipient Name and Address
aty	Email/ real. jeascho@evelaw.liet	Oct 30 2020 21:18:00	Joseph Casello, Collins, Vella & Casello, 2317 Route 34 South, Suite 1A, Manasquan, NJ 08736
tr	Email/Text: bnc@russotrustee.com	Oct 30 2020 21:21:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 30 2020 21:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 30 2020 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518966523	+ EDI: AMEREXPR.COM	Oct 31 2020 00:13:00	American Express, Bankruptcy Department, P.O. Box 981540, El Paso, TX 79998-1540
518994497	EDI: BECKLEE.COM	Oct 31 2020 00:13:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518966525	+ EDI: BANKAMER.COM	Oct 31 2020 00:13:00	Bank of America, PO Box 15710, Wilmington, DE 19886-5710
518966527	- EDI: CITICORP.COM	Oct 31 2020 00:13:00	Citicard, P.O. Box 9001037, Louisville, KY 40290-1037

# Case 20-20921-MBK Doc 29 Filed 11/01/20 Entered 11/01/20 23:20:12 Desc Imaged Certificate of Notice Page 4 of 4

Page 2 of 2

Lexus Financial Services, P.O. Box 9490, Cedar

Wells Fargo, PO Box 10306, Des Moines, IA

Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

Rapids, IA 52409-9490

50306-0306

User: admin

Date Rcvd: Oct 30, 2020 Form ID: 309I Total Noticed: 34 518966533 + Email/Text: cashiering-administrationservices@flagstar.com Oct 30 2020 21:21:00 Flagstar Bank, 5151 Corporate Drive 3W-125, Troy, MI 48098-2639 519000421 EDI: IRS.COM Oct 31 2020 00:13:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 518966526 EDI: JPMORGANCHASE Oct 31 2020 00:13:00 Chase, Card Memeber Services, P.O. Box 15153, Wilmington, DE 19886-5153 518966535 + Email/Text: n.gong@mantisfunding.com Oct 30 2020 21:18:00 Mantis Funding, National Business & Capital Services, 64 Beaver Street, Suite 344, New York, NY 10004-2508 518966538 + Email/Text: bankruptcyteam@quickenloans.com Oct 30 2020 21:21:00 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906

Oct 31 2020 00:13:00

Oct 31 2020 00:13:00

Oct 31 2020 00:13:00

TOTAL: 16

519000422

518966540

518986419

District/off: 0312-3

### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

518994498 \* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

EDI: TFSR.COM

EDI: WFFC.COM

EDI: WFFC.COM

### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2020 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2020 at the address(es) listed below:

Name Email Address

Albert Russo

docs@russotrustee.com

Joseph Casello

on behalf of Debtor Carolyn E. Brown jcasello@cvclaw.net jcasello627@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3